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International Women's Day 2022

In honor of this year's International Women's Day theme 'Breaking the Bias', Appruve recognized and celebrated 22 women breaking the bias in the African Tech Startup ecosystem. The Lawyers Hub is happy to have, CEO and Founder, Linda Bonyo recognized alongside the women challenging the narrative in Africa's tech landscape. Read more here.

In Case You Missed It: Africa Law Tech Podcast goes to MozFest 2022!

The Lawyers Hub is happy to have participated in this year's MozFest. Our 2022 session took the form of a podcast episode highlighting the Artificial Intelligence policy landscape in Africa and key considerations given the unique needs of all countries in the region. Thank you to our guests, Shamiar Ahmed of Research ICT Africa, Deshni Govender of GIZ, and Ugandan Tech Lawyer Kenneth Muhanji, and to the MozFest team for the platform and support.

We hope to scale this conversation at the Africa Law Tech Festival 2022.

In case you missed it, catch the episode here

STARTUPS

Klump, a Lagos based startup offering payment solutions, raises $780k pre-seed round

■ In a round led by Seedcamp, a London investment firm, and other angel investors such as Flutterwave CEO, Olugbenga Agboola, Klump raised $780k which will go toward executing its payment solutions. The startup aims to be the leading platform offering Buy Now Pay Later Services in Africa. They seem well-positioned to achieve this goal as the founders have been key contributors in some of the most successful African startup stories and have implemented efficient payment solutions on major e-commerce platforms. Celestine Omin and Olufunbi Falayi founded the startup in 2021 after gaining massive relevant experience in Andela, Amazon, Paystack, Konga, and Dealday. Several e-commerce startups are adopting the BNPL model to provide credit facilities to customers and promote merchants' earnings. Klump intends to stand out by implementing a quick and reliable creditworthiness assessment framework. Currently, the platform's system can carry out such checks in less than three minutes as compared to the market's conventional two to three days.

African Fintech, Chippercash enables event ticket payment via its platform

■ In exciting news, attendees of the Blankets and Wine Uganda Festival this year had the option to make ticket purchases from their Chippercash accounts in a first for the company.

Kenya's smart addressing start-up, OkHi raises $1.5million in a seed round extension

■ In addition to initial funding, OkHi now has a total of $3million seed funding. The company which offers digital addressing verification intends to utilize the funds to verify the addresses of over a million people in Nigeria across different sectors. In an interview, Timbo Drayson, the CEO and founder of the start-up expressed the vitality of having a physical address to accessing financial services and basic services like deliveries. This assertion informs OkHi's goal to revolutionize present inefficient addressing systems.

Klasha announces partnership with Weebly and Squarespace to facilitate payments in local currencies to international retailers across Africa

■ The startup which is focused on promoting cross-border transactions recently announced partnering with two website builder platforms to enhance payment integrations. Klasha has committed to building payment plugins and features that connect more international merchants to African consumers. Payments can be made in local African currencies through mobile money platforms. Additionally, Klasha has factored in logistics to enable a seamless experience by developing Klasha Cargo that facilitates deliveries within five to nine days.

Ghanaian Fintech, Dash raises an overwhelming $32.8m seed round to incorporate more African mobile money wallets

■ The startup whose mission is to enable cross-border payments and interoperability between mobile money platforms across Africa raised $32.8m in a well attended seed round. Dash plans to use the funds to develop its infrastructure given the exponential growth in its use and scale operations across Africa.

BLOCKCHAIN AND DIGITAL CURRENCIES

Nigerian blockchain startup, Bitmama launches crypto credit cards

■ Crypto exchange platforms are increasingly adopting the use of physical crypto cards to facilitate transactions without having to convert their cryptocurrencies to fiat. Bitmama joins other blockchain startups in Africa who have taken this route. The launch was supported by Mastercard. This adoption is aligned with Bitmama's vision to popularise the use of crypto in the region beyond trading by creating lifestyle crypto products. Bitmama's new development is of strategic importance as it plans to scale its operations across the continent.

Stripe announces support for businesses accepting crypto payments

■ The well-established payment platform announced in its recent developments launching support for businesses accepting crypto transactions. The set-up engineered for crypto businesses includes an API integration that allows for the conversion of crypto to fiat currency payments and flexible on-ramps for exchanges. Stripe has also put in place a fraud prevention framework to verify user identity.
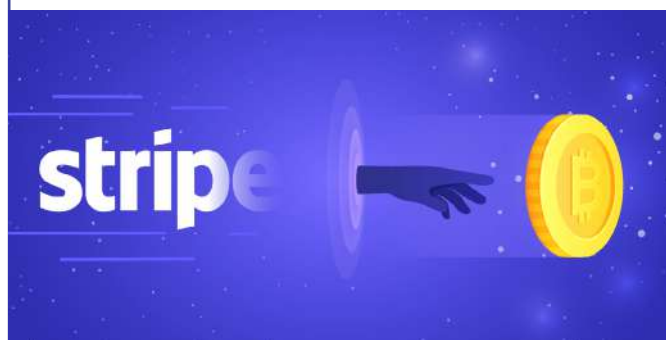

Photo: cryptopolitan.com

Fonbnk Completes $3.5 Million Oversubscribed Seed Round

■ Fonbnk, a Web3 company bringing Decentralized Finance (DeFi) to the masses across emerging markets, successfully closed an oversubscribed, $3.5 million seed round. The round was anchored by investors including, New Form Capital, Kraken Ventures, North Island Ventures, affiliates of MEXC Global, Principle Ventures, Formless Capital, Republic Capital, Audacity Fund, and Unicorn Growth Capital.

Fonbnk enables unbanked and underbanked users in mobile-first markets to on-ramp to digital money using prepaid airtime.

Photo: cnet.com

Biden issues executive order to oversee responsible development of digital assets

■ US President Biden gave an executive order on March 9th 2022, instructing state agencies to formulate a framework regulating digital assets including cryptocurrency. The order also cited the country's upcoming digital currency. Crypto experts say this move is in a positive direction toward normalising crypto use and stabilising the market for investors.

DATA PROTECTION NEWS

Google and Meta pushback against Australian privacy laws proposed changes

■ Meta and google made submissions to the attorney general's office as regards the review of Australia's Privacy Act. Meta stated that users' ability to access digital services was made possible by advertising. It is for this reason that Meta is against consumers' right to object to the use of their data. Meta added to its opposition that users would prefer paying for digital services through their data as opposed to money. This is inferred from a report by America's Digital Advertising Alliance which disclosed that 84.1% of the participants preferred an ad-supported internet. Furthermore, Meta suggested that should consumers be granted the right to object to the use of their data then in the same breath, service providers should be allowed to deny service to consumers who object where the data Is crucial to service delivery. Moving on to Google reasons against the proposed changes. Google argued against classifying location

data under sensitive data citing that their operations are tied to the degree of identification of a user and the users have a prior expectation of the use of their data to access google's services. In its submission, google contends that advertisers only use location data spread over a wide area say three kilometers as opposed to specific addresses hence it shouldn't be classified as sensitive data.

Spanish Data Protection Authority approves the first industry code of conduct to enable compliance of clinical research and pharmacovigilance with the GDPR

■ The GDPR encourages the setting up of self-regulatory systems by associations that represent groups of data controllers or processors, in order to supplement and tailor the general provisions laid down in the GDPR. To this end, Farmaindustria (the trade association representing innovative pharmaceutical companies established in Spain) has adopted a new code of conduct regulating the processing of personal data in the field of clinical trials and other clinical research and of pharmacovigilance ("Code of Conduct"). This industry code governs the processing of personal data in the field of clinical trials and other

clinical research and of pharmacovigilance when they are conducted in Spain. The Code of Conduct replaces a previous code adopted by Farmaindustria back in 2009 under the former data protection regulations and is presented to the members of Farmaindustria for them to voluntarily adhere thereto. The Code of Conduct will apply to sponsors of clinical trials, whether they are associated with Farmaindustria or not, and to clinical research organizations (CROs) in Spain, insofar as they adhere to the Code of Conduct and process personal data to perform clinical research or to comply with pharmacovigilance.

INTELLECTUAL PROPERTY NEWS

Russian government rolls back intellectual property rights in response to Western sanctions

■ The Russian government is pushing forwards with plans to undermine intellectual property rules and reverse the rights of Western patent holders, in an effort to counter the impacts of Western sanctions. Its government indicated that Russian companies have no obligation to pay patent holders from countries that sanctioned Russia for use of their intellectual property, according to local media reports. They have effectively legalized piracy by introducing new laws stating that Russian firms are allowed to use innovations from unfriendly countries without paying to use the IP, according to state-backed newspaper Rossiyskaya Gazeta.

National Cash Register (NCR) Corporation Acquires Fintech Intellectual Property for Open Banking

■ NCR, a global enterprise technology provider, announced the acquisition of fintech intellectual property for Open Banking from Spoke Technologies Limited. This acquisition is consistent with NCR's strategy to acquire intellectual property to enhance established and emerging product capabilities, extending NCR leadership in the vertical industries NCR serves. It accelerates NCR's move into open and international digital banking – adding data integration capabilities supporting personalization and customer-led experiences that are applicable across Financial Services and supporting the convergence of Finance and Retail for its key clients.

LEGAL TECH NEWS

Professional service company EY and big tech- Microsoft further explore their partnership to offer new tech law solutions

■ The two companies further explored the possibilities of their partnership to provide new tech law solutions. The partnership will now venture into a new endeavor to provide data security, risk, and compliance management. The two plan to utilise Microsoft's cloud-based and AI services to automate and refine task efficiency while offering a secure platform. EY's technical know-how also comes in handy to tackle legal and compliance issues.

DIGITAL ID NEWS

INEC officials urge Nigerians to avoid last-minute registration as the ongoing exercise may be halted earlier

■ Nigerians qualified to vote have been advised against last-minute registrations as the ongoing exercise is set to be cut short six to seven months before the date of the expected elections in 2023 in order to clear the current system and print PVC of newly registered voters. This will mean voter registration might end in July rather than the earlier announced August dates.

Estonia Suspends e-residency for Russians

■ Estonia has suspended accepting new e-residency applications from Russian and Belarusian citizens to "prevent sanctions evasion and possibly illegal activities." According to information from the country's e-residency office, first-time applicants from these countries will not be accepted. The current e-residents with Russian and Belarusian citizenship however will continue to be able to use their e-residency digital identities and can renew their digital ID cards as usual.

The Estonian e-residency program was launched in December 2014 with the aim of providing foreign nationals secure access to digital services offered within the Estonian e-governance ecosystem. The e-residents are effectively the digital residents of Estonia – they have an ID card that ensures access to digital services, but the e-residency status does not give them the right to permanently live or work in Estonia.

Photo: ndi.org

UK Announces Legislation to Govern Digital Identity Security

■ Following a public consultation period, the UK's Department for Digital, Culture, Media, and Sport announced plans to introduce legislation to improve the security of digital identity solutions. The new rules are designed to enhance trust in digital identities, reducing reliance on traditional physical documents such as passports and driving licenses. An interim body called the Office for Digital Identities and Attributes (ODIA) will be established to govern digital identities while the government brings forward legislation in this area. The ODIA will be given the power to issue an easily recognized Trustmark to certified digital identity organizations, demonstrating they can be trusted to handle personal data safely and consistently. It will also ensure these trust-marked organizations adhere to the necessary standards. These measures are designed to help facilitate the use of digital identification technologies in the UK. This should significantly reduce the time, effort, and expense that sharing physical documents can take when people need to prove their identity, such as buying a home or starting a new job. The government also believes this shift will have privacy and security benefits by reducing the amount of personal information that needs to be revealed online or in-person once they have created a digital identity with a trusted organization.

Op-ed Russia- Ukraine Invasion: Digital Rights in Warfare

Photo: bbc.com

All eyes have been fixed on the ongoing Russia-Ukraine invasion. With just two weeks in, several digital policy concerns have been brought to light by journalists' reports of the war that now extends to the digital space.

Ukraine has garnered a lot of support from the International scene, pushing Russia to the corner. Big tech companies are increasingly ex-communicating Russia and denying residents access to their services. Apart from extensively being cut off from digital infrastructure, the attention drawn by the war has imposed heavy political pressure on the international community, earning Russia unprecedented sanctions. Many countries have distanced their association with Russia to avoid being on the negative side of history.

The stringent sanctions against Russia, almost aimed to completely cut off the country from the global community, begs the question 'how far is too far?', with a host of human rights issues coming up. Most of these interventions are seemingly superfluous, harming civilians more as opposed to governments.

In response to Russia perpetuating misinformation of the invasion online, Ukraine officials emailed two International internet organizations requesting that Russia's root servers and widely used domain names ".su" ".ru" be shut down. The harsh requests were emphatically denied by ICANN CEO, Goran Marby, citing that the request not only goes against company policies but also raises human rights concerns. Shutting down a whole country from the internet would set a bad precedent. More so, when implemented by an organization whose main mission is to foster global internet connectivity. This move would also deny both innocent Russian citizens and outsiders their right to internet access. This includes the right to access Russian perspectives of the war and express opinions of it online. The Internet also facilitates the actualization of other fundamental human rights such as economic rights. Russian citizens who earn a living online would be greatly disadvantaged. Additionally, Internet experts have revealed that internet inaccessibility would expose Russian residents to man-in-the-middle attacks that enable financial fraud and other crimes.

The ongoing war also leads relevant experts to inquire into what role Big tech should assume in digital wars. Perhaps a probe into whether taking sides is more injurious than staying neutral in such cases. The dawn of the invasion saw major tech corporations indefinitely halting the provision of their products and services to Russian civilians. A viral Twitter post showing Russians stranded at the Moscow Metro station illuminated the situation. Google pay and Apple pay withdrew their payment services greatly disrupting residents' daily life. Furthermore, Apple announced plans to discontinue the sale of its products in the country. It is unclear how this action contributes to improving the situation in Ukraine. Apple discontinuing the sale of its devices in Russia will only expose civilians to cybersecurity threats by co-opting to use less secure devices. To worsen the crisis, social media platforms such as Twitter, Meta's Facebook, and YouTube restricted users' access in the region. The restrictions disadvantage Russians' access to democratic information and the right to free speech that is aided by these platforms. Another blow to free speech has been efforts by Russian state officials to control the narrative of the ongoing crisis. For instance, Russia restricted access to Facebook because the platform employed independent fact-checking of Russian government-controlled media outlets.

Perhaps when contemplating policy issues in cyber warfare a question that lingers, in the end, is "what compromises on internet governance are allowable in an attempt to foster peace?". The inevitability of limitations on certain human rights during war and the necessity of the law to guide such restrictions is apparent.

Africa LawTech Festival 2022 is here!

After two successful editions — the first being held in 2020 physically in Nairobi and the second being held physically and virtually last year in Nairobi, Kenya & Accra, Ghana — We are incredibly proud to announce today that the Africa Law Tech Festival 2022 will take place this year in June.

The 2022 Arica Law Tech Festival dubbed "Africa-Europe Artificial Intelligence Policy Dialogue" will be held across various cities in Africa and Europe making it the biggest Africa Law Tech Festival that we've ever hosted.

Africa Law Tech Festival 2022

The increasing enactment of data privacy laws across Africa since the enactment of the GDPR in 2018 demonstrates the Brussels Effect in Africa with an increased proliferation of GDPR-like Data Protection laws and authorities in Africa. This demonstrates the Brussels Effect on digital policy. Artificial Intelligence has seen increased adoption across Africa, with Europe in discussions for an AI Act, the ripple effect will be seen in African policy and judicial systems in the months and years to come.

As the Continent begins to form frameworks such as the Continental Data Policy Framework, the innovation policy framework, and the digital economy framework; there is a need to have an audience with development agencies in Europe working together with continental bodies.

There is also a need for policymakers, lawyers, and startups to understand the context within which Europe makes its laws, by seeing their enabling infrastructure, tech ecosystem and policy processes to benchmark.

EVENT SPACE